



**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANT(S) : Keresman, III, et al.  
TITLE : **SECURE AND EFFICIENT  
PAYMENT PROCESSING  
SYSTEM**  
APPLICATION NO. : 09/488,297  
FILED : January 20, 2000  
CONFIRMATION NO. : 4241  
EXAMINER : Olabode Akintola  
ART UNIT : 3691  
LAST OFFICE ACTION : December 14, 2006  
ATTORNEY DOCKET NO. : PRAZ 2 00001

**AMENDMENT C**

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the Office Action mailed December 14, 2006, on the above-referenced patent application, Applicant(s) respectfully request reconsideration of the application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.

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